

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

RUSSO & RUSSO, P.C.  
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In Re:

**GERONIMO GRACIANO**

Case No.: **19-28733**

Chapter: **13**

Hearing Date:

Judge: **John K. Sherwood**

### **CERTIFICATION OF DEBTOR**


I, GERONIMO GRACIANO, of full age, being duly sworn according to law, upon his oath deposes and says:

1. I am the Debtor in the above captioned case and submit this Certification in support of my request to the Chapter 13 Standing Trustee that I be excused for the tax refund requirement for tax year 2019 only inasmuch as I have been unemployed due to COVID-19 and have used the 2019 tax refund received in the amount of \$5,408.00 for my living expenses. I do not possess funds to pay the \$2,908.00 overage into the Plan.

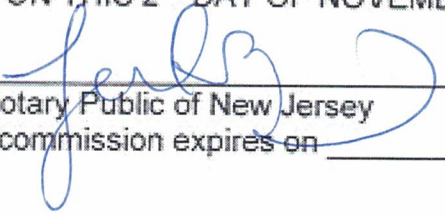
2. I understand that beginning with tax year 2020, any tax refund in excess of \$2,500.00 is to be turned over to the Trustee as a lump sum payment for the benefit of creditors. Furthermore, I will provide my tax return to the Trustee by April 15<sup>th</sup> each year for the remainder of the plan.

3. I certify under penalty of perjury that the above is true.

DATED: November 2, 2020

  
GERONIMO GRACIANO, Debtor

SWORN TO & SUBSCRIBED TO BEFORE  
ME ON THIS 2<sup>nd</sup> DAY OF NOVEMBER, 2020.

  
A Notary Public of New Jersey  
My commission expires on \_\_\_\_\_

JANET BOYD  
A Notary Public of New Jersey  
My Commission Expires October 22, 2022